
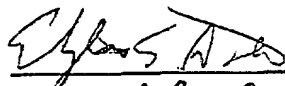
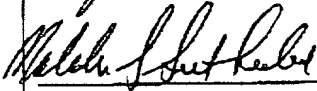


DECLARATION AND POWER OF ATTORNEY - ORIGINAL APPLICATION					Attorney's Docket No. 200-0840													
<p>As a below named inventor, I hereby declare: My residence, post office address and citizenship are as stated below next to my name;</p> <p>I verily believe I am the original, first and sole inventor or an original, first and joint inventor of the subject matter that is claimed and for which a patent is sought on the invention entitled</p> <p>FINANCING OF LOANS</p> <p>the specification of which is attached hereto.</p> <p>I have reviewed and understand the contents of the specification identified above, including the claims.</p> <p>I acknowledge my duty to disclose information of which I am aware that is material to the examination of this application in accordance with Section 1.56(a), Title 37 of the Code of Federal Regulations; and as to application for patents or inventor's certificate on the invention filed in any country foreign to the United States of America, prior to this application by me or my legal representatives or assigns,</p> <p style="margin-left: 40px;"> <input type="checkbox"/> no such applications have been filed, or <input checked="" type="checkbox"/> such applications have been filed as follows: <input type="checkbox"/> I hereby claim the benefit under 35 U.S.C. 119(e) of any United States provisional application(s) listed below </p>																		
COUNTRY	APPLICATION NO.	DATE OF FILING (month, day, year)	DATE OF ISSUE (month, day, year)	PRIORITY CLAIMED UNDER 35 USC 119	<input type="checkbox"/> Additional provisional application numbers are listed on a supplemental priority data sheet PTO/SB/02B attached hereto.													
US	60/222456	8/2/00		YES														
<p>This application claims priority of U.S. Provisional Application No. 60/222,456 filed August 2, 2000, incorporated herein by reference.</p> <p>I hereby claim the benefit under 35 U.S.C. § 120 of any United States application(s) or § 365(c) of any PCT International application designating the United States, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT International application in the manner provided by the first paragraph of 35 U.S.C. § 112, I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR § 1.56 which became available between the filing date of the prior application and the national or PCT International filing date of this application.</p> <table style="width: 100%; border: none;"> <tr> <td style="border-top: 1px solid black; width: 33%;"></td> <td style="border-top: 1px solid black; width: 33%;"></td> <td style="border-top: 1px solid black; width: 33%;"></td> </tr> <tr> <td style="text-align: center; font-size: small;">(Application Number)</td> <td style="text-align: center; font-size: small;">(Filing Date)</td> <td style="text-align: center; font-size: small;">(Status - patented, pending, abandoned)</td> </tr> <tr> <td style="border-top: 1px solid black;"></td> <td style="border-top: 1px solid black;"></td> <td style="border-top: 1px solid black;"></td> </tr> <tr> <td style="text-align: center; font-size: small;">(Application Number)</td> <td style="text-align: center; font-size: small;">(Filing Date)</td> <td style="text-align: center; font-size: small;">(Status - patented, pending, abandoned)</td> </tr> </table> <p>POWER OF ATTORNEY: - I/we hereby appoint the following Practitioners: Customer No. 022844, David E. Boundy - 36,461 as my/our attorney(s) or agent(s) to prosecute the application identified above, and to transact all business in the United States Patent and Trademark Office and all foreign Patent Offices.</p>										(Application Number)	(Filing Date)	(Status - patented, pending, abandoned)				(Application Number)	(Filing Date)	(Status - patented, pending, abandoned)
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Address all correspondence and telephone calls to:

David E. Boundy
Shearman & Sterling
599 Lexington Avenue
New York, NY 10022 Phone: 212-848-7928

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

NAME AND MAILING ADDRESS OF INVENTOR:	RESIDENCE	CITIZENSHIP	SIGNATURE	DATE
Neil Schloss 4380 patrick Road West Bloomfield US	West Bloomfield US	U.S.A		7/30/01
Elizabeth S. Acton 5408 Waldenhill Ct. Superior Township, MI 48198 US	Superior Township, MI 48198 US	U.S.A		7/30/01
Malcolm S. Sutherland 4444 Ardmore Ct. Bloomfield Hills, MI 48302 US	Bloomfield Hills, MI 48302 US	U.S.A		7/30/01